

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

EASTERN DISTRICT OF WISCONSIN

Case number (*if known*) \_\_\_\_\_

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Brian**

First name

**Edward**

Middle name

**Christman**

Last name and Suffix (Sr., Jr., II, III)

#### About Debtor 2 (Spouse Only in a Joint Case):

**Eva**

First name

Middle name

**Christman**

Last name and Suffix (Sr., Jr., II, III)

##### 2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

**Eva Christman Ibarra**

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-0553**

**xxx-xx-6124**

**About Debtor 1:**

4. **Your Employer Identification Number (EIN), if any.**

EIN \_\_\_\_\_

**About Debtor 2 (Spouse Only in a Joint Case):**

EIN \_\_\_\_\_

5. **Where you live**

**3713 Lindermann Avenue  
Racine, WI 53405**

Number, Street, City, State & ZIP Code

**Racine**

County \_\_\_\_\_

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code \_\_\_\_\_

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code \_\_\_\_\_

County \_\_\_\_\_

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code \_\_\_\_\_

6. **Why you are choosing this district to file for bankruptcy**

**Check one:**

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

**Check one:**

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

No.  
 Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No  
 Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

11. **Do you rent your residence?**

No. Go to line 12.  
 Yes. Has your landlord obtained an eviction judgment against you?  
 No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	16c. State the type of debts you owe that are not consumer debts or business debts			
17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.			
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000	
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion	

**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Brian Edward Christman

**Brian Edward Christman**

Signature of Debtor 1

/s/ Eva Christman

**Eva Christman**

Signature of Debtor 2

Executed on May 2, 2023  
MM / DD / YYYY

Executed on May 2, 2023  
MM / DD / YYYY

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ ABRAHAM MICHELSON**

Signature of Attorney for Debtor

Date

**May 2, 2023**

MM / DD / YYYY

**ABRAHAM MICHELSON**

Printed name

**MICHELSON LAW OFFICE**

Firm name

**P.O. BOX 67  
617 - 6TH STREET  
RACINE, WI 53401-0067**

Number, Street, City, State & ZIP Code

Contact phone

**262-638-8400**

Email address

**amichelson@michelsonlawracing.com**

**1054794 WI**

Bar number & State

1. Pennymac Loan Services  
Attn: Bankruptcy  
PO Box 514387  
Los Angeles, CA 90051-4387

2. Capital One Bank  
140 E. Shore Drive 12017-0380  
Glen Allen, VA 23059

3. Brookfield Anesthesiologists SC  
225 S Executive Drive  
Brookfield, WI 53005

4. Discover Bank  
6500 New Albany Road  
New Albany, OH 43054

Aurora Health Care  
Attn. Collections  
P.O.Box 343910  
Milwaukee, WI 53234

Aurora Health Care  
P.O Box 0909996  
Milwaukee, WI 53209-0996

Aurora Health Care Southern Lakes  
Attn. Collections  
P.O.Box 343910  
Milwaukee, WI 53234

Aurora Medical Group  
Attn: Collections  
P.O. Box 343910  
Milwaukee, WI 53234

Capital One  
Attn: Bankruptcy  
P.O. Box 30285  
Salt Lake City, UT 84130

Carmax Business Services  
P.O. Box 440609  
Kennesaw, GA 30160-9511

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125-1595

Citibank NA  
Attn: Bankruptcy  
5800 South Corporate Place  
Sioux Falls, SD 57108

Comenity Bank  
P.O. Box 182120  
Columbus, OH 43218

Comenity Bank/Boston Store  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Kay Jewelers  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity/Big Lots  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218

Comenitycapital/levisa  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054

Dobberstein Law Firm, LLC  
PO Box 470  
Brookfield, WI 53008-0470

Early Warning Services  
16552 North 90th Street #100  
Scottsdale, AZ 85260

Educators Credit Union  
Attn: Bankruptcy  
Po Box 081040  
Racine, WI 53408

Equifax Information Services LLC  
P.O. Box 740256  
Atlanta, GA 30374-0256

Experian  
Attn: Bankruptcy  
955 American Lane  
Schaumburg, IL 60173-4983

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Kohls/Capital One  
Attn: Credit Administrator  
Po Box 3043  
Milwaukee, WI 53201

Kohn Law Firm S.C.  
735 N. Water St., Suite 1300  
Milwaukee, WI 53202-4106

LJ Ross & Associates  
Attn: Bankruptcy  
4 Universal Way, Po Box 6099  
Jackson, MI 49204

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Attn: Bankruptcy  
4 Universal Way  
PO Box 6099  
Jackson, MI 49204

LJ Ross and Associates  
PO Box 6099  
Jackson, MI 49204-6099

LVNV Funding  
Attn: Bankruptcy  
P.O. Box 10497  
Greenville, SC 29603

Milwaukee Radiologists, LTD  
Attn: Bankruptcy  
39856 Treasury Center  
Chicago, IL 60694-9800

Monterey Financial Service  
Attn: Bankruptcy  
4095 Avenida De La Plata  
Oceanside, CA 92056

Motor Credit  
2823 Lathrop Ave  
Racine, WI 53405

OAC  
Attn: Bankruptcy  
PO Box 500  
Baraboo, WI 53913-0500

OAC Collection Specialists  
Attn: Bankruptcy  
Po Box 500  
Baraboo, WI 53913

Oliver Adjustment Co. of Kenosha/Racine  
3416 Roosevelt Road  
Kenosha, WI 53142-3937

OneMain Financial Group, LLC  
P.O. Box 278  
Wilmington, OH 45177-0278

Portfolio Recovery Associates, LLC  
Attn: Bankruptcy  
120 Corporate Boulevard  
Norfolk, VA 23502

Professional Placement Services, LLC  
Attn: Bankruptcy  
Po Box 612  
Milwaukee, WI 53201

Professional Placement Services, LLC  
Attn: Bankruptcy  
P.O. Box 612  
Milwaukee, WI 53201-0612

Professional Placement Services, LLC  
272 N, 12th St.  
Milwaukee, WI 53233

Resurgent Capital Services  
Attn: Bankruptcy  
Po Box 10497  
Greenville, SC 29603

Social Security Adminstration  
Office of Regional Commissioner  
26 Federal Plaza Rm 40-120  
New York, NY 10278

Synchrony Bank  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/ Old Navy  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/QVC  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Sams  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32596

Synchrony Bank/Walmart  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

Synchrony/Ashley Furniture Homestore  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony/PayPal Credit  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Target Nb  
C/O Financial & Retail Services  
Mailstop BT PO Box 9475  
Minneapolis, MN 55440

TD Bank, N.A  
1701 Route 70  
Cherry Hill, NJ 08003

TeleCheck, Inc.  
Attn: Bankruptcy Department  
P.O. Box 4451  
Houston, TX 77210-4451

The Michelson Law Office  
617 Sixth St.  
P.O. Box 67  
Racine, WI 53401-0067

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2002

Walmart Credit Services/Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Wells Fargo Dealer Services  
Attn: Bankruptcy  
1100 Corporate Center Drive  
Raleigh, NC 27607

Wisconsin Dept. of Revenue  
Special Procedures Unit  
P.O. Box 8901  
Madison, WI 53708-8901